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**Disaster Protection: Insurers Will Rescue Only What You Protect**

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ABSTRACT: A growing trend is for insurers to ask hard questions before covering business losses. The answers they expect probe beneath surface preparation for disaster and cover levels of detail and coordination that far exceed what most companies have come to expect. Almost all companies can qualify for disaster recovery insurance of property and data and personnel, which covers the cost of a backup site and temporary replacement equipment. However, business continuation insurance - or business interruption or recovery insurance - is not easy to attain. Few insurance firms offer this type of insurance. Moreover, a prerequisite for it is a comprehensive recovery plan that the carrier finds acceptable. Some software is available to aid companies in disaster planning, such as Disaster Master from Recovery Management Inc. and Recovery Pac from Computer Security Consultants Inc. While the client with the well-developed plan can qualify for coverage, the money spent on disaster prevention may be a factor in reducing an insurance premium.

